

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Fred Alan Bishop	Docket No.:	80655.8517
Serial No.:	10/821,379	Examiner:	Agwumezie, Charles C.
Filed:	April 9, 2004	Group Art Unit:	3685
Title:	METHODS AND APPARATUS FOR CONDUCTING ELECTRONC TRANSACTIONS	Confirmation No.:	1600

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated July 31, 2008, of which this Reply is filed within two months, please amend the above-identified application as follows and consider the Remarks set forth below.

Amendment to the Claims begins on page 2 of this paper.

Remarks begin on page 4 of this paper.